

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA

IN RE:

CRANDALL & MELINDA GRAVITT

Debtor(s)

)
) CASE NO . 12-40380
)
)
)

AMENDMENT TO CHAPTER 13 PLAN

The Debtors hereby amend his Chapter 13 Plan.

By: /S/THOMAS M. SEMMES
LEGAL CLINIC OF SEMMES & SEMMES, P.C.
MARCUS A SEMMES, ASB-6791-A64S
THOMAS M. SEMMES, ASB-4357-M74T
ATTORNEY AT LAW
1207 Noble Street
Anniston, AL 36201
(256) 236-7354

CERTIFICATE OF SERVICE

I hereby certify that I have on April 10, 2012 copy of the following in the above referenced case by via pacer on the following, **Linda B. Gore, Chapter 13 Trustee** at debtors@bellsouth.net and via the United States Postal Service, properly addressed and First Class postage prepaid to the following:

ALL CREDITORS ON ATTACHED MATRIX

/S/THOMAS M. SEMMES
THOMAS M. SEMMES ASB-4357-M74T
MARCUS A. SEMMES ASB-6791-A64S
ATTORNEY AT LAW

APPENDIX E
Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

Chapter 13 Plan
SSN# 7436
SSN# 5184

Case No.: 12-40380

Net Monthly Earnings: \$3887.58
Number of Dependents: 1

Full Address: 2604 CHARLIE PENNY ROAD, PIEDMONT, AL 36272

I. Plan Payments:

☐ Debtor(s) propose to pay direct a total of \$ _____ weekly _____ bi-weekly _____ semi-monthly _____ monthly into the plan; or

☒ Payroll deduction Order: C & W for \$ 396.03 ☒ weekly _____ bi-weekly _____ semi-monthly _____ monthly

Length of plan is 60 months, and the total amount of debt to be disbursed by the Trustee is \$ 102,960.00.

II. From the payments received, the trustee shall make disbursements as follows:

A. PRIORITY payments described in 11 U.S.C. § 507 in full deferred cash payments:

FILING FEE to be paid \$281.00 upon confirmation;

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
NONE			

B. Total ATTORNEY FEE: \$2750.00 to be paid as it becomes available;

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred case payments as follows:

1. Long Term Debts

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed fixed payments on Arrearage
RESIDENTIAL CREDIT SLT	180035.57	X By Trustee 11/19/12	5/2012	\$285.68	7	0	138.10

HOUSE INSURED BY STATE FARM INSURANCE COMPANY; AGENT: MIKE DOUGLAS INS AGCY INC. 256-434-6712

2. Secured Debts (not long term debts) to be paid through Trustee: *

Name of Creditor	Adequate Protection Payments	Total Amount of Debt (Payoff Balance)	Debtor's value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment Begins
AUTOMAX	25.69	2568.94	2568.94	0	2002 SATURN S SERIES SC1 3D	5.25%	47.80	Conf.
SANTANDER CONSUMER USA	137.69	13768.65	13768.65	0	2011 KIA RIO	5.25%	256.18	Conf.

VEHICLES INSURED BY SAGAMORE INSURANCE COMPANY; AGENT: PCA INSURANCE-PIEDMONT 256-447-7943

III. Other debts not shown in 1. or 2. Above which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral, Property or Debt	Reason for Direct Payment
NONE				

IV. Special Provisions:

☐ This is an original plan.

☒ This is an amended plan replacing plan dated 3/2/12

☒ This plan proposes to pay unsecured creditors approximately 0 %

* Non-Purchase Money Vehicles

☒ Any non exempt proceeds from lawsuits will be paid to the trustee.

☒ The Debtors shall pay all prepetition and postpetition electric service charges in lieu of posting a deposit under 11 U.S.C. § 366

☒ Adequate Protection will be provided by valuing the collateral as of the filing date of the case so that there will be no decrease in value due to the stay. Adequate Protection payment will be paid until the creditor starts receiving their fixed payment.

DATED 4/9/12

DATED 4/9/12

SIGNATURE OF DEBTOR

SIGNATURE OF DEBTOR

/S/THOMAS M. SEMMES
LEGAL CLINIC OF SEMMES AND SEMMES, PC
MARCUS A SEMMES
THOMAS M. SEMMES
1207 NOBLE STREET
ANNISTON, AL 36201
(256)236-7354

Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

Case No: 12-40380
Chapter: 13

NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

1STFRANKLN
447 GEORGE WALLACE DR
GADSDEN, AL 35904

ARC MANAGEMENT GROUP
1940 LODGE ROAD, SUITE 220
KENNESAW GA 30144-7553

BROOKWOOD MEDICAL CENTER
2022 MED CENTER DRIVE
BIRMINGHAM AL 35209

ADVANCED NEUROLOGIST IMAGING
C/O HHH INVESTMENTS
5077 TAMiami TRAIL EAST
NAPLES, FL 34113-4128

Asset Acceptance Corp.
P.O. Box 2036
Warren, MI 48090-2036

BROOKWOOD MEDICAL CENTER
P.O. BOX 830913
BIRMINGHAM, AL 35283-0913

ALABAMA NASAL AND SINUS CENTER
7191 CAHABA VALLEY RD #301
BIRMINGHAM, AL 35242

ASSET ACCEPTANCE LLC
P.O. BOX 1630
WARREN, MI 48090

BRUNSON AND ASSOCIATES
PO BOX 1189
GADSDEN AL 35902

AMSHER
600 BEACON PKWY W
SUITE 300
BIRMINGHAM AL 35209-3120

AT & T
PO BOX 105262
ATLANTA GA 30348-5262

C.A.R.E.S. LLC
1325 QUINTARD AVENUE
ANNISTON, AL 36201

ANGEL STATION CHEVRON
5165 AL HWY 204
JACKSONVILLE, AL 36265

AT & T
P O BOX 8212
AUORA, IL 60572

CALHOUN EMERGENCY GROUP, LLC
P.O. BOX 2995
SAN ANTONIO, TX 78299-2995

ANNISTON EAR NOSE & THROAT
901 LEIGHTON AVE
SUITE 601
ANNISTON AL 36207

AT & T MOBILITY
PO BOX 772349
OCALA FL 34477-2349

CAPITAL ONE SERVICES
P.O. BOX 85015
RICHMOND VA 23285-5015

ANNISTON ORTHOPEDIC
PO BOX 1765
ANNISTON AL 36202

AUTO MAX
2860 HWY 78 WEST
OXFORD, AL 36203L

CBCS
PO BOX 163250
COLUMBUS OH 43218-2573

ANNISTON PATHOLOGY
PO BOX 968
ANNISTON AL 36202

AVON
P O BOX 105541
ATLANTA GA 30348

CCR SI
P.O. BOX 10
JASPER AL 35502

ANNISTON RADIOLOGY
425 E. 10TH STREET
SUITE B
ANNISTON AL 36207

BANKHEAD EMERGENCY PHYSICIAN
P.O. BOX 98672
LAS VEGAS, NV 89193

Central Finance Control
P.O. Box 66051
Anaheim, CA 92816-6051

APPROVED CASH ADVANCE
1928 QUINTARD AVENUE
ANNISTON, AL 36201

BRIAN MICHAEL CLOUD
1625 RICHARD ARRINGTON JR. BLVD. S
BIRMINGHAM, AL 35205

CHASE
PO BOX 15298
WILMINGTON DE 19850-5298

Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

Case No: 12-40380
Chapter: 13

NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

CITIBANK/THD CONSUMER
PO BOX 6500
SIOUX FALLS SD 57117

CW ACCOUNT SERVICES
P.O. BOX 1606
SUWANEE, GA 30024-09

EXPERIAN
701 EXPERIAN PKWY
ALLEN TX 75013

CLOUD & TIDWELL, LLC
1625 RICHARD ARRINGTON JR BLVD S
BIRMINGHAM, AL 35205-4901

DOCTORS MED CARE
OF JACKSONVILLE
1505 PELHAM RD, S., STE 2
JACKSONVILLE AL 36265

FIRST PREMIER BANK
601 S MINNESOTA AVE
SIOUX FALLS, SD 57104

COBALT FINANCE
111 DEER LAKE ROAD, SUITE 130
DEERFIELD ILLINOIS 60015

DONALD J. SIDES
GENERAL COUNSEL
P.O. BOX 669
DECATUR, ALABAMA 35602-0669

GARRETT TIRE SERVICE
4270 WEISS LAKE BLVD
LEESBURG, AL 35983

COOKS PEST CONTROL
PO BOX 996
GADSDEN AL 35902

DR. BLAINE E. BATEMAN, D.O.
901 LEIGHTON AVENUE
ANNISTON, AL 36207

GE CAPITAL
PO BOX 642142
PITTSBURGH PA 15264-2142

CRANDALL GRAVITT
2604 CHARLIE PENNY ROAD
PIEDMONT, AL 36772

DR. CLIFFORD BLACK
1901 LEIGHTON AVE
ANNISTON AL 36207

HARVARD COLLECTION SERVICES, I
4839 N. ELSTON AVENUE
CHICAGO, IL 60630-2534

CREDIT & COLLECTION
RECOVERY SERVICES, INC.
401 4TH AVENUE, BOX 10
JASPER, AL 35501

EMERGENCY PHYSICIAN STATEMENT
CALHOUN EMERGENCY GROUP, LLC
P.O. BOX 2995
SAN ANTONIO, TX 78299-2995

HC PROCESSING CENTER -230
P.O. BOX 829
SPRINGDALE AR 72765-0829

CREDITORS BUREAU ASSOCIATES OF
420 COLLEGE STREET
MACON GA 31201

ENHANCED RECOVERY
8014 BAYBERRY RD
JACKSONVILLE FL 32256-7412

HOLLOWAY CREDIT BUREAU CO, LL
P.O. BOX 27
HUNTSVILLE, AL 35804

CUNNINGHAM PATHOLOGY
924 MONTCLAIR ROAD
SUITE 200
BIRMINGHAM, AL 35213

ENT ASSOCIATES OF AL
C/O AMSHERR COLLECTION SERV
600 BEACON PKWY W STE 30
BIRMINGHAM, AL 35209

HOLLOWAY CREDIT SERVICES
807 FRANKLIN STREET
HUNTSVILLE, AL 35804

CUNNINGHAM PATHOLOGY LLC
PO BOX 281100
ATLANTA GA 30384-1100

ENTASSOCIATES OF ALABAMA, PC
901 LEIGHTON AVE STE 506
ANNISTON AL 36207

IC SYSTEMS INC.
PO BOX 64378
ST PAUL MN 55164

CUNNINGHAM PATHOLOGY, LLC
P.O. BOX 10087
BIRMINGHAM, AL 35202-0087

EQUIFAX
PO BOX 740241
ATLANTA GA 30374

J.C. CHRISTENSEN & ASSOCIATES, I
P.O. BOX 519
SAUK RAPIDS, MN 56379

Debtor(s): CRANDALL GRAVITT
MELINDA GRAVITT

Case No: 12-40380
Chapter: 13

NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

JACKSONVILLE MEDICAL CENTER
PO BOX 999
JACKSONVILLE AL 36265

NEUROLOGICAL INSTITUTE OF AL
513 BROOKWOOD BOULEVARD, SUITE
BIRMINGHAM, AL 35209

QC FINANCIAL
6 HAMRIC DRIVE
OXFORD, AL 36203

JACOB COLLECTION GROUP, LLC
2623 WEST OXFORD LOOP
OXFORD, MS 38655-5442

NEUROLOGICAL INSTITUTE OF AL
509 BROOKWOOD BLVD 121
BIRMINGHAM, AL 35209

RESIDENTIAL CREDIT SLT
4282 NORTH FWY
FORT WORTH, TX 76137

KEEL & ASSOCIATES
1612 HAMRIC DR. E.
OXFORD AL 36203

NEUROLOGIST IMAGING
C/O HHH INVESTMENTS
5077 TAMiami TRAIL EAST
NAPLES, FL 34113-4128

RESIDENTIAL CREDIT SOLUTION
P.O. BOX 163229
FORT WORTH, TX 76161-3229

LABORATORY CORPORATION OF AME
P.O. BOX 2240
BURLINGTON, NORTH CAROLINA 27216

NORTHEAST ALABAMA COLLECTION
PO BOX 7171
OXFORD AL 36203

RESURGENT ACQUISITION
PO BOX 10587
GREENVILLE SC 29603

Legal Clinic of Semmes and Semmes
1207 Noble Street
Anniston, AL 36201

OPEN MRI OF OXFORD
PO BOX 830525
BIRMINGHAM AL 35283-0525

RUSSELL ALAN MCGILL
BRUNSON & ASSOC
P.O. BOX 1189
GADSDEN, AL 35902

LVNV FUNDING LLC
PO BOX 740281
HOUSTON TX 77274

PARNELL & CRUM, P.A.
641 S. LAWRENCE STREET
MONTGOMERY AL 36104
ATTN: CHARLES N. PARNELL

Sams Club
P.O. Box 981064
El Paso, TX 79998-1064

LVNV FUNDING LLC
P.O. BOX 740281
HOUSTON, TX 77274

PATRICIA ANN EPPERSON
2525 HWY 624
RUSSELLVILLE ALABAMA 35653

SANTANDER CONSUMER USA
ATTN: BANKRUPTCY DEPT
P.O. BOX 560284
DALLAS TX 75356-0284

MELINDA GRAVITT
2604 CHARLIE PENNY ROAD
PIEDMONT, AL 36772

PENDRICK CAPITAL PARTNERS, LLC
6029 RIDGER FORD DRIVE
BURK VA 22015

SANTANDER CONSUMER USA
P.O. BOX 25120
LEHIGH VALLEY, PA 18002

NACB
P.O. BOX 7171
OXFORD, AL 36203

PHYSICIANS CARE
620 QUINTARD AVENUE
ANNISTON AL 36203

SMITH, ROUCHON & ASSOC, INC.
1110 BRADSHAW DR.
FLORENCE, AL 35630

NE AL REGIONAL MEDICAL CENTER
P.O. BOX 1380
ANNISTON AL 36202

PREMIER BANKCARD
P.O. BOX 5147
SIOUX FALLS, SD 57117

SMITHROUCHON
201 N PINE STREET, STE14
FLORENCE, AL 35630

Debtor(s): GRANDALL GRAVITT
MELINDA GRAVITT

Case No: 12-40380
Chapter: 13

NORTHERN DISTRICT OF ALABAMA
ANNISTON DIVISION

SOUTH CENTRAL BELL
C/O SUSAN J. WATTERSON
P.O. BOX 7312-A
BIRMINGHAM, AL 35253

TRANS UNION
P.O. BOX 6790
FULLERTON, CA 92834

SOUTHERN FAMILY PRACTICE
& OCCUPATIONAL MEDICINE
PO BOX 457
ANNISTON AL 36202-0457

WHEELER CHIROPRACTIC CLINIC
708 WILMER AVENUE
ANNISTON, AL 36201

SPRINT
P.O. BOX 105243
ATLANTA GA 30348-5243

WHITMAN BEASLEY
C/O WILLIAM S. HALSEY
P.O. BOX 1618
ANNISTON, AL 36202

ST. VINCENT MEDICAL GROUP
P.O. BOX 23410
LITTLE ROCK AR 72221-3410

STALLINGS FN
P.O. BOX 4430
MARIETTA, GA 30061

STRINGFELLOW MEMORIAL HOSPITAL
PO BOX 38
ANNISTON AL 36202

STRINGFELLOW OCCUPATIONAL MEDI
P.O. BOX 457
ANNISTON, AL 36202

SUNRISE CREDIT SERVICES, INC.
260 AIRPORT PLAZA
P.O. BOX 9168
FARMINGDALE NY 11735-9986

THE SURGERY CENTER
1440 HWY DRIVE
OXFORD AL 36203

TIMOTHY B. TABOR M.D.
1701 PELHAM ROAD S
JACKSONVILLE, AL 36265